Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4PPL2F

Filing at a Glance

Company: American Association of Insurance Services

Product Name: Multi-Line Terrorism Filings SERFF Tr Num: AMAX-125464144 State: Arkansas

TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$200

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AAIS-2008-4PPL2F State Status: Fees received

Filing Type: Form Co Status: Reviewer(s): Becky Harrington,

Betty Montesi, Brittany Yielding

Author: SPI AAIS Disposition Date: 02/01/2008

Date Submitted: 01/29/2008 Disposition Status: Approved

Effective Date Requested (New): 02/29/2008 Effective Date (New): 02/29/2008

Effective Date Requested (Renewal): Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PPL (Premises) - Group A & B Rev & Withdrawn Forms Status of Filing in Domicile: Pending

& Rule Supplement - AAIS-2008-4

Project Number: AAIS-2008-4PPL2F Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 02/01/2008

State Status Changed: 01/29/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: AAIS-2008-4PPL2F

Personal and Premises Liability Program - Premises Liability Only

Revised Certified Terrorism Endorsements

Dear Sir or Madam:

SERFF Tracking Number: AMAX-125464144 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$200

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4PPL2F

On behalf of our affiliated companies, the American Association of Insurance Services (AAIS) is filing revised endorsements in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA) for use with the Premises portion of the above captioned program.

The Filing Memorandum provide background and supporting information for this submission and detailed descriptions of the materials being filed. Copies of the endorsements, as well as, an informational copy of the required "make available" disclosure notice are enclosed.

Per state filing requirements, this filing will become effective February 29, 2008. Due to the time constraints of this Federal law change and the March 31, 2008 deadline set by the US Treasury for implementation of some of this material, AAIS requests that an earlier date be allowed. Please advise the earliest allowable effective date.

FL 1045 01 08, Policyholder Disclosure - Notice of Terrorism Insurance Coverage, is being included in this filing for informational purposes only and has already been released to companies for immediate use in order to comply with the March 31, 2008 deadline set by the U.S. Treasury for implementation of a revised "make available" notice.

With respect to all other items included in this filing, companies that have granted AAIS filing authority for forms can begin using these materials on the effective date of this filing without taking any additional filing action. Also, because of the requirements of TRIPRA and the U.S. Treasury interim guidance, such companies will be advised to apply these materials, retroactively, to all policies issued as of the date of enactment of TRIPRA, December 26, 2007.

Please be advised that, the materials that are the subject of this filing will also be provided to affiliated companies in an electronic format. We will be happy to furnish you the same material electronically, upon request. Due to differences in printer configurations or other hardware or software differences, the appearance of the materials that are the subject of this filing may be altered slightly when produced by another system. Such alterations will be cosmetic only and will not affect the content of the filed materials.

In the near future, a separate filing identified as "AAIS-2008-4PPL2R" will be submitted to amend the Terrorism Losses Rules and Rating Information Supplement.

The expedited filing transmittal document is enclosed.

SERFF Tracking Number: AMAX-125464144 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$200

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4PPL2F

Company and Contact

Filing Contact Information

Laura Lemke, Supervisor, State Filings laural@AAISonline.com 1745 South Naperville Road (630) 681-8347 [Phone] Wheaton, IL 60187-8132 (630) 681-8356[FAX]

Filing Company Information

American Association of Insurance Services CoCode: 31400 State of Domicile: Delaware

1745 S. Naperville Road Group Code: Company Type: Wheaton, IL 60187-8132 Group Name: State ID Number:

(630) 681-8347 ext. [Phone] FEIN Number: 36-2021360

Filing Fees

Fee Required? Yes

Fee Amount: \$200.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

American Association of Insurance Services \$200.00 01/29/2008 17717431

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/PAIS-2008-4PPL2F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	02/01/2008	02/01/2008

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4PPL2F

Disposition

Disposition Date: 02/01/2008

Effective Date (New): 02/29/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/PAIS-2008-4PPL2F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property Casualty	&	No
Supporting Document	GRP A & B - PPL - PREM ONLY	Approved	Yes
Supporting Document	FL 0670 0108 to FL 0670 0606	Approved	Yes
Supporting Document	AR PPL (Premises Only) TRIPRA Expedited Filing Form.doc	Approved	Yes
Form	Certified Terrorism Loss	Approved	Yes
Form	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	Approved	Yes

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/PAIS-2008-4/PPL2F

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Certified Terrorism Loss	FL 0670	01 08	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # FL 0670 06 06 Previous Filing #: AR-PC-07- 022939		FL 0670.PDF
Approved	Policyholder Disclosure Notic Of Terrorism Insurance Coverage	FL 1045 e	01 08	Disclosure/ New Notice		0.00	FL 1045.PDF

This endorsement changes the policy

-- PLEASE READ THIS CAREFULLY --

CERTIFIED TERRORISM LOSS

(The entries required to complete this endorsement will be shown below or on the "declarations".)

SCHEDULE

Certified Terrorism Loss Premium:	\$

- With respect to all coverage parts attached to this policy, the reference to words that have special meaning is deleted and replaced by the following:
 - Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.
- With respect to any coverage part attached to this policy that does not define the "term" "declarations", the following definition is added:
 - "Declarations" means all pages labeled Declarations, Supplemental Declarations, or Schedules which pertain to this coverage part.
- The following definitions are added with respect to all coverage parts attached to this policy.
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:
 - 1) to be an act of terrorism:
 - to be a violent act or an act that is dangerous to human life, property, or infrastructure;

- 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
- 4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion: and
- 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
- b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
- 4. The following provisions are added with respect to all coverages provided by this policy.
 - The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.

- b. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy, will be partially reimbursed by the United States Government. Department of Treasury, under a federal program. Under that program, the United States pays 85% of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a Program Year (January 1 through December 31), the Treasury will not make any payment for any portion of the amount of such losses that exceeds one hundred billion dollars.
- If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

- d. The "terms" of this endorsement do not provide coverage for any loss that would otherwise be excluded by this policy under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.
- e. The absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this policy under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

All other "terms" of the policy apply.

FL 0670 01 08

Insurance Company:
Policy or Quote Number:
Name of Insured or Applicant:

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that to the extent that the policy we issue provides coverage for losses resulting from acts of terrorism, you will be provided with insurance coverage for losses resulting from certified acts of terrorism, as defined in Section 102(1) of the Terrorism Risk Insurance Act, as amended. See below for a further description of an act of terrorism as provided under the Act.

The portion of your annual premium attributable to coverage for acts of terrorism, as defined in the Act, is \$_____.

You should know that where coverage is provided by the policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States government generally pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium shown above does not include any charges for the portion of loss covered by the federal government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Policyholder's Signature:	Date:
Print Name	
	_

The following excerpt from the Act is provided for your information:

According to Section 102(1) of the Terrorism Risk Insurance Act, as amended, "The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion." Section 102(1)(B) states, "No act shall be certified by the Secretary as an act of terrorism if (I) the act is committed as part of the course of war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed \$5,000,000." Section 102(1)(C)and (D) specify that the determinations are final and not subject to judicial review and that the Secretary of the Treasury cannot delegate the determination to anyone.

SERFF Tracking Number: AMAX-125464144 State: Arkansas
Filing Company: American Association of Insurance Services State Tracking Number: EFT \$200

Company Tracking Number: AAIS-2008-4PPL2F

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: Multi-Line Terrorism Filings

Project Name/Number: PPL (Premises) - Group A & B Rev & Withdrawn Forms & Rule Supplement - AAIS-2008-4/AAIS-2008-4PPL2F

Supporting Document Schedules

Review Status:

Satisfied -Name: GRP A & B - PPL - PREM ONLY Approved 02/01/2008

Comments: Attachment:

GRP A & B - PPL - PREM ONLY.PDF

Review Status:

Satisfied -Name: FL 0670 0108 to FL 0670 0606 Approved 02/01/2008

Comments: Attachment:

FL 0670 0108 to FL 0670 0606.PDF

Review Status:

Satisfied -Name: AR PPL (Premises Only) TRIPRA Approved 02/01/2008

Expedited Filing Form.doc

Comments: Attachment:

AR PPL (Premises Only) TRIPRA Expedited Filing Form_doc.PDF

AMERICAN ASSOCIATION OF INSURANCE SERVICES TERRORISM ENDORSEMENT FILING MEMORANDUM - PERSONAL AND PREMISES LIABILITY PROGRAM

The Terrorism Risk Insurance Program (the Program or 'TRIP'), as established by the Terrorism Risk Insurance Act of 2002 ('TRIA'), was extended by the Terrorism Risk Insurance Extension Act of 2005 ('TRIEA') and again by the Terrorism Risk Insurance Program Reauthorization Act of 2007 ('TRIPRA'). The latest extension of TRIP will terminate on 12/31/2014. A previous AAIS endorsement had been filed to address loss caused by certified acts of terrorism.

This filing consists of a revised terrorism-related endorsement to correspond with recent changes to TRIP as established by TRIPRA. The revised terrorism endorsement included with this filing reflects only those changes necessitated by TRIPRA. There are no new endorsements being submitted with this filing.

The following revised terrorism-related endorsement is being submitted:

- FL 0670 01 08

This endorsement is being filed for use <u>only</u> with policies written to cover the exposures of a one to four family dwelling regularly rented or held for rental to others. (TRIA gives the United States Treasury authority to administer TRIP and to pay the Federal share of compensation for loss resulting from certified acts of terrorism. In its Final Rule addressing the Program and the supplementary information provided with the Final Rule, Treasury has concluded that *with respect to TRIA*, insurance written to cover the exposures of a one to four family dwelling regularly rented or held for rental to others is commercial insurance and is thus covered under TRIP, to the extent that the premiums for such insurance is reported under Annual Statement Line 1 - Fire; Line 2.1 - Allied Lines; and Line 17 - Other Liability.)

The revised endorsement affirms coverage for certified terrorism loss, sets forth the annual cap on certified terrorism loss, and satisfies the separate line item disclosure requirement. Its purpose is to enable companies writing insurance to cover the exposures of a one to four family dwelling regularly rented or held for rental to others to qualify for federal compensation under TRIP. (Since regulators in most jurisdictions have permitted terrorism exclusions for policies covering premises used primarily for residential purposes only in rare, company-specific circumstances, AAIS does not file certified terrorism loss exclusions under the Premises-Only section of the Personal and Premises Liability Program.)

Within this memorandum, a summary of changes is provided for the revised endorsement. A copy of the endorsement being submitted for approval is enclosed with this filing. A mock-up (current to proposed) is attached for the revised endorsement.

AMERICAN ASSOCIATION OF INSURANCE SERVICES TERRORISM ENDORSEMENT FILING MEMORANDUM - PERSONAL AND PREMISES LIABILITY PROGRAM

The manual rules section of the Terrorism Supplement has been updated accordingly and is being submitted under a separate filing.

Summary of Changes

FL 0670 01 08, CERTIFIED TERRORISM LOSS

Replaces FL 0670 06 06

The federal share has been set at 85% for the duration of the TRIA extension under the Terrorism Risk Insurance Program Reauthorization Act of 2007. Therefore, the Schedule has been revised to remove the lines stating the percentage of the federal share of terrorism losses in a given year. Also removed are references to the federal percentage of losses in 2006 and 2007 and extensions of the program beyond 2007.

The "certified act of terrorism" definition has been amended in two ways. The requirement that the act be committed by an individual or group acting on behalf of a foreign person or foreign interest has been removed. Also, to be a "certified act of terrorism" there must be insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to TRIA.

Additional language states that if the aggregate amount of loss from a "certified act of terrorism" has exceeded one hundred billion dollars in a Program Year (January 1 through December 31), and the company has met its deductible under TRIA, the company will not be responsible for any portion of "certified terrorism loss" over one hundred billion dollars. If losses attributable to "certified terrorism loss" exceed one hundred billion dollars in a Program Year, losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under TRIA.

The use of endorsement FL 0670 to satisfy TRIA's line item disclosure requirement is optional. Companies may elect to use other means, such as printing information on the policy declarations page or otherwise including the information in the policy itself, to satisfy TRIA's separate line item disclosure requirement.

AMERICAN ASSOCIATION OF INSURANCE SERVICES TERRORISM ENDORSEMENT FILING MEMORANDUM - PERSONAL AND PREMISES LIABILITY PROGRAM

FL 1045 01 08, POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

This new notice is being included in this filing for informational purposes only. Due to the March 31, 2008 deadline set by the US Treasury for implementation of the revised "make available" notice, FL 1045 01 08 has already been released to AAIS affiliated companies for their immediate use.

FL 1045 01 08 is intended to be used to satisfy the requirement that, by March 31, 2008, companies provide TRIPRA-appropriate make available disclosure of the premium charge attributable to loss caused by certified acts of terrorism, the \$100 billion cap on government reimbursement, and the insurer's liability for terrorism loss. The notice advises the applicant or policyholder that the company's policy provides insurance coverage for losses arising out of terrorism, as defined in Section 102(1) of TRIA, and indicates that losses caused by certified acts of terrorism will be partially reimbursed by the federal government.

Because AAIS does not file certified terrorism loss exclusions under the Premises-Only section of the Personal and Premises Liability Program, policyholder disclosure notice FL 1045 01 08 does not permit the applicant or policyholder to accept or reject coverage. (Since regulators in most jurisdictions have permitted terrorism exclusions for policies covering premises used primarily for residential purposes only in rare, company-specific circumstances, AAIS does not file certified terrorism loss exclusions or certified terrorism loss rating information under the Premises-Only section of the Personal and Premises Liability Program.)

FL 1045 01 08 reflects revisions made in the latest NAIC materials.

Affiliated companies have been advised that they can use this AAIS policyholder notice with slight modifications for individual policies or develop an independent notice that contains information similar to the NAIC sample. Companies that develop an independent notice were advised that they are required to place it on file with the Departments of Insurance for informational purposes.

This endorsement changes the policy

-- PLEASE READ THIS CAREFULLY --

CERTIFIED TERRORISM LOSS

(The entries required to complete this endorsement will be shown below or on the "declarations".)

SCHEDULE

A. Certified Terrorism Loss Premium thr	ough: \$
B. (This item may be left blank; see Para	agraph 4.b. below for more information.)
Federal share of terrorism losses:	%, for losses occurring year 20
Federal share of terrorism losses:	%, for losses occurring year 20:

1. With respect to all coverage parts attached to this policy, the reference to words that have special meaning is deleted and replaced by the following:

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

With respect to any coverage part attached to this policy that does not define the "term" "declarations", the following definition is added:

"Declarations" means all pages labeled Declarations, Supplemental Declarations, or Schedules which pertain to this coverage part.

- The following definitions are added with respect to all coverage parts attached to this policy.
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:
 - 1) to be an act of terrorism;
 - to be a violent act or an act that is dangerous to human life, property, or infrastructure;

- 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission; and
- 4) to have been committed by an individual or individuals-acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and

No act will be certified by the Secretary of the Treasury as an act of terrorism if property and casualty insurance losses resulting from the act do not exceed \$5,000,000 in the aggregate.

- 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
- "Certified terrorism loss" means loss that results from a "certified act of terrorism".
- The following provisions are added with respect to all coverages provided by this policy.
 - The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown under item A. in the Schedule above.
 - b. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy, will be partially reimbursed by the United States Government, Department of Treasury, under a federal program set forth by the Federal Terrorism Risk Insurance Extension Act of 2005. Under that program, the United States pays the following percentages of the amount of the covered 85% of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain.
 - 1) 90% for losses occurring in 2006; and
 - 2) 85% of However, if aggregate insured losses occurring in 2007.
 - If the federal program is extended beyond 2007, the percentage of covered "attributable to terrorist acts certified terrorism loss" under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a Program Year (January 1 through December 31), the Treasury will not make any payment for any portion of the amount of such losses that exceeds the statutorily established deductible that "we" retain and that is paid by the United States is shown under item B. in the Schedule aboveone hundred billion dollars.

- c. If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded the maximum annual liability as set forth by the Federal Terrorism Risk Insurance Extension Act of 2005 or any amendments theretoone hundred billion dollars in a Program Year (January 1 through December 31), and "we" have met "our" insurer deductible requirements under the Terrorism Risk Insurance Act, as specified by that Act, amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds the maximum annual liabilityone hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a Program Year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.
- d. The "terms" of this endorsement do not provide coverage for any loss that would otherwise be excluded by this policy under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - any other exclusion.
- e. The absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this policy under:
 - exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

All other "terms" of the policy apply.

FL 0670 06 0601 08

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This nage	annlies to	the following	state(s)	
Timo page	appnes w	uic iono wing	state(s)	

Indicate Type of Filing	Department Use only
[X] Filing Related to Certified Losses	
[] Filing Related to Non-Certified Losses	
[] Filing Applicable to Both Certified and Non-Certified	
Losses	

Company Name(s)	Domicile	NAIC #	FEIN#
American Association of Insurance Services	DE		36-2021360

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Laura M. Lemke, ACP	630-681-8347	630-681-8356	Laural@AAISonline.c
1745 S. Naperville Road			om
Wheaton, Illinois 60187-8132			

Filing information

Line of Insurance (see attachment)	17.0001 Commercial General Liability
Company Program Title (Marketing	Personal & Premises Liability Program (Premises Only)
title) (if applicable)	
Filing Type ** see note below	Forms
This application is used with:	Personal & Premises Liability Program (Premises Only)
Effective Date Requested	2/29/08 or date of approval
Filing date	1/29/08
Company Tracking Number	AAIS-2008-4PPL2F
Date filing approved in domiciliary	CW filing in process
state, if applicable	

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Certified Terrorism Loss	FL 0670 01 08	[X] Replacement [] Withdrawn [] Neither	FL 0670 06 06	AR-PC-07-022939
02	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	FL 1045 01 08	[] Replacement [] Withdrawn [X] Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope large enough to accommodate the return.

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Laure M Leme	Laura M. Lemke, ACP	Supervisor, State Filings
Signature	Print Name:	Title: